

AMENDMENTS TO THE CLAIMS

The following listing of claims will replace all prior versions and listings of claims in the application.

LISTING OF CLAIMS

1.-22 (cancelled)

23. (new) A method of transacting a purchase, comprising:

acquiring a purchase card from a purchase card provider, where the purchase card is a bearer instrument having an associated account number, but does not identify the person who acquired the purchase card;

providing purchase transactional information by a purchaser, including the account number associated with the purchase card, to a retailer, the retailer being different from the purchase card provider; and

transacting a purchase with the retailer based on the account number associated with the purchase card, wherein the purchaser is not required to provide any identifying information, including a personal identification number (PIN), to conduct the transaction.

24. (new) The method of Claim 23 wherein the purchase card further includes a non-personalized cardholder name embossed on the purchased card, such that purchase transactional information includes the non-personalized cardholder name.

25. (new) The method of Claim 24 wherein the non-personalized cardholder name is further defined as a name for the purchase card provider.

26. (new) The method of Claim 22 wherein the step of acquiring a purchase card further comprises purchasing the purchase card from a retail establishment, where the purchase card is provided to the retail establishment by the purchase card provider.

27. (new) The method of Claim 26 wherein the purchase card is provided by the purchase card provider to the retail establishment on a consignment basis.

28. (new) The method of Claim 26 wherein the purchase card having a purchase limit equal to an amount paid for the purchase card less a service fee assessed by the purchase card provider.

29. (new) The method of Claim 23 further comprises activating the purchasing card by contacting the purchase card provider prior to transacting a purchase.

30. (new) The method of Claim 29 wherein contact information for the purchase card provider is provided on the purchase card.

31. (new) The method of Claim 29 wherein the consumer contacts the purchase card provider over a network connection using a software-implemented application.

32. (new) A method of transacting a purchase, comprising:

acquiring a purchase card from a purchase card provider, where the purchase card having a non-personalized cardholder name and an associated account number, but does not identify the person who acquired the purchase card;

providing purchase transactional information by a purchaser, including the non-personalized cardholder name and the account number associated with the purchase card, to a retailer, the retailer being different from the purchase card provider; and

transacting a purchase with the retailer based on the account number associated with the purchase card, wherein the purchaser is not required to provide any identifying information to conduct the transaction.